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Abstract

Purpose – Brand personality plays an important role in affecting customer satisfaction. The Muslim population is estimated to reach 30 percent of the world's population and it is considered as the fastest-growing religion in the world. To tap into this market, it is important to explore various aspects of business, in general, and marketing, in particular, from the perspective of Muslim consumers. The present research also attempts to do the same by proposing a conceptual model related to the brand personality of Islamic Banks, named, Islamic Banks' Brand Personality (IBBP) and its impact on customer satisfaction.

Design/methodology/approach – This paper analyses the causal relationship that exists between the variables related to Islamic brand personality and customer satisfaction. For this purpose data was collected quantitatively from 337 customers of different Islamic banks, through a self-administered questionnaire. The data analysis was conducted using SPSS and AMOS software. Factor analysis was performed to extract and decide on the number of factors underlying the measured variables of interest. Structural equation modelling (SEM) was then used to examine the variables and the fitness of the proposed model.

Findings – The result revealed that five (5) out of the total six (6) hypotheses were supported. In this case, trustworthiness and shariah compliance resulted in the strongest impact on customer satisfaction followed by sincerity and justice.

Practical implications – The positive significant impact of trustworthiness and shariah compliance on customer satisfaction attests to the importance of these variables in the development of a strong brand personality in the context of Islamic banks. Policymakers of the financial industry in general and the Islamic financial service industry, in particular, may benefit from the findings of this study.

Originality/value – There is a dearth of research conducted on investigating the impact of brand personality-related variables on the Islamic banking sector. The present research did not only develop variables of Islamic Banks' Brand Personality (IBBP) but also empirically tested their effect on customer satisfaction. This paper, therefore, offers invaluable insight into Islamic Banks' Brand Personality (IBBP) with its impact on customer satisfaction.

Keywords: Brand Personality; Islamic Brand Personality; Customer Satisfaction; Banks, SEM, Malaysia.

Paper type: Research paper

1. Introduction

With businesses getting competitive each passing day and consumers having virtually limitless choices to make, making brands distinctive is getting increasingly crucial for marketers. In this red ocean, brands that stand out will become a launchpad for a company's performance (Colucci, Montaguti, & Lago, 2008; Foscht et al., 2008; Madden, Fehle, & Fournier, 2006; Warlop, Ratneshwar, & Osselaer, 2005).

Brands are given humans like characteristics (Caprara, Barbaranelli, & Guido, 2001) which allow marketers to give brands a distinct personality (Thomas & Sekar, 2008). Brand personality is linked with one's self-image (Foscht et al., 2008) whereby customers express their 'self' in all its forms (ideal, social, or actual) (Belk, 1988; Malhotra, 1988) by using and owning brands (Johar, Sengupta, & Aaker, 2005; Ouwersloot & Tudorica, 2001). It is also found to strongly influence consumer satisfaction and loyalty (Achouri & Bouslama, 2010). It strongly influences the depth of trust customers put in a brand (Aggarwal, 2004; Freling & Forbes, 2005) and is considered a main reason for a strong customer-brand bond (Sung & Kim, 2010). Several studies have also discussed the importance of brand personality in affecting brand relationship, consumers decision, and intention to purchase (Bouhlef, Mzoughi, Hadji, & Slimane, 2009; Louis & Lombart, 2010).

Brand personality is a set of human characteristics associated with a brand (Aaker, 1997). Aaker gave five dimensions of brand personality: sincerity, excitement, competence, sophistication and ruggedness (Aaker, 1997).

Brands have a strong relationship with culture (Wilson & Grant, 2011). They take different personalities depending on the culture that they are in (Foscht et al., 2008). Therefore, it is imperative to understand Aaker's brand personality model when immersed in different cultures (Foscht et al., 2008; Lee & Kang, 2013). A cursory review of literature found that this model has been studied in light of different cultures resulting in discovering new and unique cultural dimensions of brand personality (see Aaker et al., 2001).

2. Research Gap and significance

When brands are offered to different countries with different cultures it becomes imperative to evaluate how customers perceive them. Furthermore, the brands also need to differentiate themselves from other brands in order to stand out (Foscht et al., 2008). Their success depends on how congruent their personality is with the culture they are immersed in (Foscht et al., 2008). Aaker's brand personality model has been used in three broad domains: applying it onto

different brands and discussing its consequences (Molinillo et al., 2017); studying the dimensions of brand personality across countries and companies (Ahmed & Jan, 2015a, 2015b, Ahmed et al., 2018); and, developing the antecedents and consequences of brand personality and its dimensions (Freling & Forbes, 2005; Lau & Phau, 2007; Lu & Siao, 2019). This study rests in the third stream. Majority of studies on brand personality were conducted in non-Muslim majority countries. It will be interesting to see how this model develops in a Muslim majority country with collectivism as its dominant trait. In addition to religion, religiosity is also an important consumer behaviour determinant (Shafiq et al., 2015). A strong relationship between religiosity and brand personality was found by Borzooei and Asgari (2013) in the context of *Halal* industry. Finally, majority of the research done on brand personality involves products (Wang, Yang, & Liu, 2009). Studies on service providers, such as banks are very limited. Considering these gaps, this research investigated the effect of Islamic bank's brand personality on customer satisfaction within a Muslim majority country, Malaysia. The present study sees an opportunity to fill the gap and to propose a model that finds the impact of Islamic brand personality on customer satisfaction in Islamic banks of Malaysia.

Islam is considered the fastest growing religion of the world (Saeed, Ahmed, & Mukhtar, 2001; Haque, et al., 2017) and by 2025-2030 the Muslim population is estimated to comprise 25-30 per cent of the World (Roberts, 2010; Shafiq et al., 2015). The joint gross domestic product of the 57 countries in the Organization of Islamic Cooperation was estimated to be around USD 8 trillion (Alserhan, 2010). These and other similar facts underscore the importance of this 4th billion segment (Shafiq et al., 2015). Thus, extending Aaker's brand personality model in a Muslim majority country makes practical and commercial sense.

3. Literature Review

3.1. Customer Satisfaction

Customer satisfaction refers to the overall evaluation of a product or service after its consumption (YuSheng & Ibrahim, 2019). In the context of banking services it is defined as "the extent to which customers are satisfied with the overall service experience including SERVQUAL (service delivery), quality of service as well as waiting time..." (YuSheng & Ibrahim, 2019, 1221). Satisfaction can be seen from two angles: overall satisfaction and transaction-specific satisfaction. Transaction-specific satisfaction is an immediate post-purchase, review-based judgment, which is also considered as an affective reaction to the most recent experience with a firm (Oliver, 1993). This is supported by Jones and Suh (2000) who believed that 'transactional-specific' refers to satisfaction occurring post-consumption following a single

encounter with a service provider. On the other hand, overall satisfaction is a review-based judgment of the final purchase moment, as well as, of all the encounters with a service provider (Bitner & Hubbert, 1994). Thus, overall satisfaction is an aggregate of all transaction-specific satisfactions (Veloutsou, Gilbert, Moutinho, & Goode, 2005). Further, transaction-specific satisfaction varies per experience while overall satisfaction is equivalent to a moving average that is considered stable and has a strong similarity to an attitude towards a brand purchase (Auh, Salisbury, & Johnson, 2003). It is the overall satisfaction which is an indicator of customer loyalty and business performance (Fornell, Johnson, Anderson, Cha, & Bryant, 1996; Johnson, Gustafsson, Andreassen, Lervik, & Cha, 2001; Best, 2013). Customer satisfaction is dependent variable in the current study and is hypothesised to be impacted by six independent variables of Islamic Bank's Brand Personality.

4.

3.2. Personality and Brand Personality

Human psychology and consumer behaviour theories play an important role in the development of brand personality (Heding, Knudtzen, & Bjerre, 2009; Pradhan et al., 2020). Brand personality is attributing human characteristics to a brand. Through anthropomorphism, brands are given a personality to make them more appealing, personal, attractive, and as a result, more valuable. Close match with brand personality influences buyers' choice. Buyers express themselves through the purchase of products which matches their personality (Foscht et al., 2008; Zogaj et al., 2021).

3.3. Aaker's Brand Personality model

Aaker's brand personality model has six dimensions: Competence corresponds to success, intelligence, and reliability; Sincerity is translated as brand being just, fair, and able to deliver its promises; Excitement reflects imagination, independence, trendiness, being up-to-date, and spirited (Thomas & Sekar, 2008). Ruggedness, reflects being active, masculine, athletic, and western; and, sophistication exhibits glamour, good looks, charm, femininity, smoothness, and gentle behaviour.

Although originally applied to American brands, this model applies to other cultures as well, as discussed above. For example, Aaker and her colleagues conducted a study in Japan and Spain. In addition to the similarities to the brand personality concept in the U.S., new dimensions also emerged: Japanese culture valued 'peacefulness' as a dimension of brand personality; Spaniards indicated 'passion' in their version of brand personality (Aaker et al., 2001). Similarly, in another research in Korea 'cuteness' was found as an important dimension of brand personality (Yang & Cho, 2002).

Even though Aaker's brand personality model has been widely used, it is not free from limitations (Peco-Torres et al., 2020). For example, Eisend and Stokburger-Sauer (2013) found that ruggedness and excitement were not strongly related to brand commitment and brand attitude. Similarly, sophistication and ruggedness did not form a strong relationship with the Big Five personality traits (Azoulay & Kapferer, 2003; Geuens, Weijters, & De Wulf, 2009). Aaker herself had to report that her model represented the U.S. population only and that different results are expected if used under different circumstances (Aaker, 1997; [Lara-Rodríguez et al., 2019](#); Rup et al., 2021).

3.4. Studies Regarding Aaker's Brand Personality

Wang and Yang (2008) found three major streams of research which had utilised Aaker's model. One stream discusses the antecedents of brand personality (Lau & Phau, 2007; [Mutsikiwa, 2018](#)). Such studies have been widely utilised when discussing product attributes and country of origin (Peterson & Jolibert, 1995), and studies on hedonic benefit claim in advertising (Lim & Ang, 2008). They also widely applied consumer demographics (nationality, gender, and age) as well as consumer psychographics such as self-confidence (Bearden, Hardesty, & Rose, 2001). Within the same group was research which addressed the moderating effects of life cycle (Sethuraman, Tellis, & Briesch, 2011) and product type (Troy, Hirunyawipada, & Paswan, 2008). Another stream of research focused on consequences of this model (Freling & Forbes, 2005) elaborating the importance of brand image (Chernev, Hamilton, & Gal, 2011), citing instances of brand attitudes (Ajzen & Fishbein, 1980), behavioural intentions (Chaudhuri & Holbrook, 2001) as well as brand commitment (Fournier, 1998). The third stream focused on the dimensions of brand personality across countries. Within this stream Eisend and Stokburger-Sauer (2013) conducted a meta-analysis study that discussed both the antecedents and the consequences of brand personality.

3.5. Brand Personality from Islamic Perspective

Many marketing researchers have taken an interest in country-related and cultural studies on brand personality (Foscht et al., 2008; Parks & Tong, 2020). Religion and culture are intertwined, for example, Mukhtar and Butt (2012) indicated a strong influence of religiosity on Muslim consumers' behaviour. Considering this, the notion of *Halal* brand personality was investigated by Borzooei and Asgari (2013) which proposed a conceptual model to study the relationship of *Halal* brand personality with brand trust and purchase intention.

The present study wanted to find the impact of Islamic bank's brand personality model on customer satisfaction. In order to operationalize the dimension of brand personality within Islamic context, many verses from the *Quran* and *Hadith* were studied to ensure that the new model represents the Islamic values. The model developed by Ahmed and Jan (2015a, 2015b) and Ahmed et al. (2018) provided the conceptual model for this research.

The authors considered sophistication and ruggedness incompatible with Islamic values and thus were eliminated from the proposed model. Sophistication is highly associated with high class and glamorous demeanour (Aaker, 1997). It is not a characteristic that is encouraged in Islam. It is stated in the *Quran*: "*And do not turn your cheek away from people, and do not walk on the earth haughtily. Arrogance and pride are two features that Allah does not like*" (*Luqman*, 31:18). Abu Hurairah (RA) reported a statement from Prophet Muhammad (SAW) that, "*while a man was walking, dragging his dress with pride, he was caused to be swallowed by the earth and will go on sinking in it till the day of resurrection.*" (*Bukhari*, Book 4 (56) *Hadith* No. 692). This has also been supported with academic literature where arrogance has been equated with comparative advertising (Shafiq, 2018). Further, Aaker (1997) defined ruggedness as a characteristic that is related to toughness, athleticism, and masculinity. This aspect was deemed more suitable for physical nature of a brand rather than banking services; hence ruggedness was also eliminated from the proposed model.

3.4.1. Sincerity

Maehle, Otnes, and Supphellen (2011) claimed that brands deemed sincere were associated with high morals. Based on that, a brand that showcases sincerity will have a higher chance to develop a positive relationship. Four characteristics strongly related to sincerity include honesty, cheerfulness, wholesomeness, and being down-to-earth (Aaker, 1997). Sincerity is also attributed to nurturing, warmth, family orientation, and traditionalism (Aaker, 1997). Sincere brands naturally attract people who are down-to-earth and thus value the same in the products they are purchasing. Sincerity is also strongly associated with acceptance and warmth. Aaker, Benet-Martinez, and Garolera (2001) support a strong relationship of sincerity with agreeableness; it is also strongly associated with harmony, cooperation, and strong social orientations.

A sincere brand was described by Aaker (1997) as a brand that shows fairness, helps like a friend, and fulfils its promises. Islam promotes both promises fulfilment and sincerity. It is mentioned in the *Quran*: "*And mention in the Book, Ishmael. Indeed, he was true to his promise, and he was a messenger and a prophet*" (*Maryam*, 19:54). It clearly shows that

fulfilling their promises was one of the main characteristics of the prophets (Shafiq, 2018). Regarding the importance of sincerity, Prophet Muhammad (SAW) was reported to say: *“The man who has left his world in the condition that he had performed acts sincerely for the one and only Allah, had established prayer and had paid zakat, then Allah is pleased with him”* (Ibn Maja). Al-Ghazali (2006) also emphasised sincerity by saying: *“The heart which is bereft of sincerity cannot be acceptable, as the rock with some dust on it cannot grow any grain when rain falls on it”*. In the present research sincerity is envisaged as an important antecedent of customer satisfaction in the Islamic banking industry. Based on the above literature it is, therefore, hypothesised that:

H₁: Sincerity has a positive impact on customer satisfaction.

3.4.2. Competence

This term is associated with conditions that are highly logical, well structured, and task driven. It allows an individual to focus on learning, taking action, as well as changing certain behaviours, including the capacities and abilities that are related to one’s personality. Responsibility, patience, and purpose are some of the brand personality traits that are commonly associated with competence (Aaker, 1997). Competence is also reflected through achievement, intelligence, and dependability. It is also deemed to relate to conscientiousness (Aaker et al., 2001). Competence is said to produce three qualities: success, intelligence, and reliability (Aaker, 1997) and a brand associated with competence is deemed to possess the same attributes.

In the *Quran* Allah (SWT) says, *“So We made Solomon to understand it. And to each (of them) We gave wisdom and knowledge. And We made the mountains, declaring (Our) glory, and the birds, subservient to David. And We were the Doers. And we taught him the skill of making shields to protect you in war. Are you then thankful?”* (Anbia’: 79-80). It is evident from the verse that Solomon and David were given wisdom and knowledge, hence making them competent. One of the reasons for which the personalities of these prophets are admired is because of the wisdom, knowledge, and competence bestowed upon them. In the same context, Islamic banks need to develop competencies in order to attract and satisfy customers. It is, therefore, hypothesised that:

H₂: Competence has a positive impact on customer satisfaction.

3.4.3. Excitement

Lin (2010) defined excitement as “*the degree of talkativeness, freedom, happiness, and energy*”. Excitement plays an important role in enticing customers. Personality traits linked with excitement are imaginative, spirited, daring, and being up-to-date (Aaker, 1997). Gil and Hellgren (2011) opined that excitement is strongly related to the terms such as energy, activity, and sociability. It captures the activity and energy aspects of being contemporary, excitement, and extraversion (Aaker et al., 2001). Moreover, it also reflects being uncommon, independence, and vitality (Lin, 2010).

The description of excitement as mentioned above often projects going extremes. Islam, on the other hand, emphasises moderation (*Wasatiyah*). It is mentioned in the *Quran*: “*Thus We have made you [Muslims] a wasat nation, that you be witnesses over mankind and the Messenger Muhammad be a witness over you.*” (*Baqarah*: 143). Yet it must be clear that despite excitement being associated with extremity, Islamic teachings are not against other characteristic items of excitement such as being daring, independent, high-spirited etc. It is, therefore, an important variable related to brand personality and is expected to influence customer satisfaction, as hypothesised:

H₃: Excitement has a positive impact on customer satisfaction.

3.4.4. Trustworthiness

Trustworthiness ensures customer confidence in a brand (Hakimi, Abedniya, & Zaeim, 2011; Ohanian, 1990). Trustworthiness was found to have a positive relationship with affinity and strength in product-related argument (Chan, Ng, & Luk, 2013). This dimension holds very close relevance to Islamic brand personality model. Being trustworthy is a fundamental condition to become a true Muslim. In the same vein, trust (translated as *Amanah*) plays a crucial role to build customers’ confidence with Islamic banks. Allah (SWT) stresses on trust in the *Quran*: “*Surely Allah commands you to render back trusts to their owners*” (*Nisā*: 58). Ahmed and Jan (2015a, 2015b) included trustworthiness as one of the dimensions in their Islamic Banks’ Brand personality model, emphasising on its importance. The present study also takes this variable related to brand personality and investigates its impact on customer satisfaction in the Islamic banking industry of Malaysia. Based on the above literature review it is hypothesised that:

H₄: Trustworthiness has a positive impact on customer satisfaction.

3.4.5. Justice

A true Muslim must be just, fair, and impartial in all his affairs. Islamic teachings emphasise the importance of being just in every aspect of one's life. The Holy *Quran* mentions: "*If you judge, judge in equity between them*" (*Māida*: 42). It is further mentioned in the Holy *Quran*: "*O you who believe! Stand out firmly for Allah and be just witnesses and let not the enmity and hatred of others make you avoid justice. Be just: that is nearer to piety, and fear Allah. Verily, Allah is Well-Acquainted with what you do*" (*Māida*: 8). The importance of justice as part of a Muslim's faith and personality is also evident from the *Hadith* of Prophet Muhammad (SAW), as stated in Tahawi (1994), "*Seven people will be under the shadow of Allah's throne, when there will be no shadow anywhere else. One of them is the person who does justice*". In addition to this, Fall (2009) argued that justice is an imperative characteristic needed to be a true Muslim.

A society, an organisation, and an institution built on the philosophy and guidelines of justice are always preferred and relied upon. Therefore, this dimension plays an important dual role of attracting and satisfying customers. This research also considered this dimension of Islamic brand personality as an important antecedent of customer satisfaction in the Islamic banks of Malaysia, hence the hypothesis:

H₅: Justice has a positive impact on customer satisfaction.

3.4.6. Shariah compliance

Islamic values ensure the protection of interest of all parties in a transaction. *Shariah* expects a balance in earning profits, providing quality products, ensuring the welfare of society, and not acting upon the inherent greed (Saeed et al., 2001; Haque et al., 2017). The producers, sellers, and marketers are responsible to maintain the trust of Allah SWT by scrutinizing their activities for betterment of all the stakeholders (Abdullah & Ahmad, 2010).

In terms of financial institutions Abdullah and Chee (2010) highlighted three prohibitions, which are: Riba (interest), Gharar (uncertainty), and Maysir (gambling). Riba means "an additional sum of money that must be paid by the borrower to the creditor along with the principal amount as a condition for the loan or for an extension in its maturity" (Rufai, 2014). Gharar can be define as, "to undertake a venture blindly without sufficient knowledge or to undertake an excessively risky transaction" (Khir et al., 2008), relating it to cheating and fraud (Kamali, 1999). Lastly, Maysir is "the betting of something value with unnecessary risk with the hope of gain based on elements of chance and uncertain events that may involve, to a

certain extent, economic manipulation and, on occasion, loss of contextual elements of economic reality” (Salamon et al., 2015).

Interestingly, the aforementioned prohibition do not only apply to financial instructions only, but also each and every Muslim. It means that as a Muslim, we have to avoid Riba, Gharar, and Maysir, which eventually means that these are some of the main characteristics of a Muslim’s personality. As mentioned above that the three prohibitions do not only apply to individuals but also institutions. In a similar context, an Islamic bank will seriously consider the avoidance of Riba, Gharar, and Maysir, making it the important dimensions of Islamic bank’s brand’s personality. Now addition of these three (Riba, Gharar, and Maysir) as dimensions of the Shariah compliance is based on the clear evidence extracted from Quran and Hadith, as below.

With regard to Riba, Allah warns us in the Quran:

“O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba (usury) (from now onward), if you are (really) believers. And if you do not do it, then take a notice of war from Allah and His Messenger but if you repent, you shall have your capital sums” (Quran, 2:278-279).

In a Hadith narrated by Jabir (May Allah be pleased with him), Prophet Muhammad (PBUH) said:

“Cursed the acceptor of interest and its payer and one who record it, and th two witnesses; and he said: they are all equal” (Sahih Muslim, Book 10, Number 3881).

In a similar manner, in terms of Gharar (as related to cheating and fraud), Allah says:

“Woe to those who deal in fraud, who when they take their measures from others take it fully, and when they measure or weigh for them give less than what is due” (Quran, 83:1-3).

In a Hadith, Prophet Muhammad (PBUH) said, as narrated by Abdullah b. Dinar narrated that he heard Ibn 'Umar (Allah be pleased with them) saying:

“A man mentioned to the Messenger of Allah (may peace be upon him) that he was deceived in a business transaction, whereupon Allah's Messenger (may peace be upon him) said : When you enter into a transaction, say : There should be no attempt to deceive” (Sahih Muslim, Book 10, 3663).

Allah also forbids us to involve in Maysir, as evident from the verses of Quran:

“Satan’s plan is (but) to excite enmity and hatred between you, with intoxicants and gambling, and hinder you from the remembrance of Allah, and from prayer: will ye not then abstain?” (Quran, 5:91).

The term of “gambling” is explicated by Obaidullah (2008), as relate it to Maysir because it is identical to “uncertainty”, and therefore, any transaction with the ingredients of uncertainty (Maysir) would also be considered gambling, which Shariah strictly forbids.

The above mentioned, extracts from Quran and Hadith clearly signifies the importance of avoiding Riba, Gharar, and Maysir, and are therefore, included as inevitable dimensions of personality (both individual Muslim and Islamic institutions). Further, when it comes to the relation of Shariah compliance with customer satisfaction, there are many studies conducted to establish this relationship (see e.g., Johan, 2018; Ahmed et al., 2017). However, the contribution of the present research is to fill the gap by considering Shariah compliance with its impact on customers satisfaction in the Islamic banking sector of Malaysia. It is therefore, hypothesised that:

H₆: *Shariah* compliance has a positive impact on customer satisfaction.

5. Proposed Model

This research proposes a conceptual model of Islamic brand personality, an extended version of Aaker’s brand personality (based on the study of Ahmed and Jan (2015a, 2015b) to affect customer satisfaction. Personality dimensions developed by Aaker were extended and revised according to the values that are believed to represent Islamic brand personality. Customer satisfaction acts as a dependent variable while sincerity, competence, excitement, trustworthiness, justice, and *Shariah* compliance serve as independent variables. Sophistication and Ruggedness were removed while three new dimensions, namely Trustworthiness, Justice and *Shariah* compliance were added in light of the literature review, *Quranic* verses, and *Hadith* to support the hypothesised model, as explicated in the literature review. The resultant model (refer to Fig. 1) is expected to help the marketers differentiate Islamic brands (in this case Islamic banks) in order to better attract Muslim consumers in using their products.

Islamic Bank's Brand Personality (IBBP)

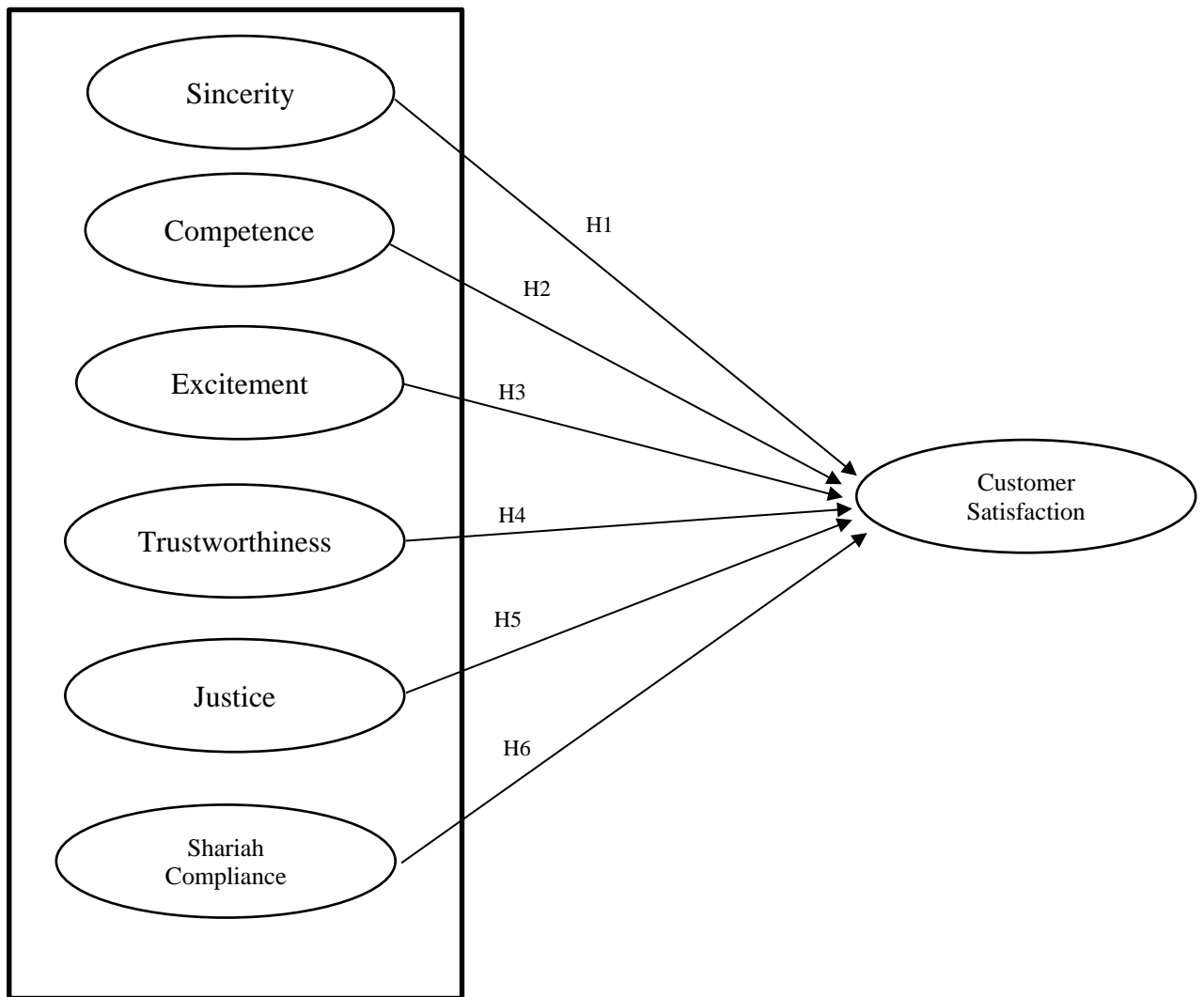


Fig. 1. A Model of Islamic Bank's Brand Personality and Customer Satisfaction

6. Research Methodology

6.1. Research Design

The present study attempts to empirically test the variables related to Islamic bank's brand personality with their influence on customer satisfaction. Figure 1 presents the framework of this research, where priori relationship among the constructs were established after the review of the extant literature. The validity of the relationship is tested by collecting data from those customers who have accounts with Islamic banks in Malaysia. In this context, quantitative approach is used under the positivist domain.

6.2. Data Collection

The research population are all the customer with active accounts in Islamic banks in Malaysia. For the purpose of data collection, a total of five hundred (500) self-administered questionnaire were distributed using convenience sampling technique. Out of the total distributed questionnaires, three hundred and thirty-seven (337) were returned, yielding a response rate of 67.4 percent.

6.3. Instrument Development

The questionnaire for the present study was adapted from the previous established studies. In this case, items related to the facets of Islamic bank's brand personality were adapted from Ahmed (2016), Ahmed and Jan (2015a and 2015b), Ahmed et al. (2018), whereas, items related to customer satisfaction were adapted from Jan and Abdullah (2014). The first part of the questionnaire collected data on all the variables of the study. There are six (6) independent variables, namely, sincerity, competence, excitement, trustworthiness, justice, and shariah compliance, while customer satisfaction is the dependent variable. Five-point Likert scale was used to collect responses with 1 for 'strongly agree' and 5 for 'strongly disagree'. The instrument of the study (codes with the subsequent items) can be found in Appendix A. Data were analysed using SPSS and AMOS software packages.

7. Data Analysis and Results

7.1. Respondents' Profile

The first part of the questionnaire obtained respondents' profile. Majority of the respondents (51.9%) were female. 54.6% were in the age bracket of 35 to 44 years, implying that the results are influenced by this age group. Majority of the participants were married (65.6%) and had a bachelor's degree (36.8%). A significant percentage (29.7%) had a master's degree. Finally, majority (48.4%) represented *Malays*, followed by Chinese (27%), and Indians (24.6%) in terms of ethnicity (refer to Table 1).

Table 1**Profile of the Respondents**

Demographic Variables		Research sample (n = 337)	
		<i>Number of Respondents</i>	<i>Percentage</i>
Gender	Male	162	48.1
	Female	175	51.9
Age	24 and below	17	5.0
	25 – 34	88	26.1
	35 – 44	184	54.6
	45 – 54	41	12.2
	55 and above	7	2.1
Marital Status	Single	116	34.4
	Married	221	65.6
Education	Secondary school	10	3.0
	Certificate or Diploma	62	18.4
	Undergraduate	124	36.8
	Master's degree	100	29.7
	Doctorate	41	12.2
Bank	Maybnak	86	25.5
	CIMB	71	21.1
	Public Bank	41	12.2
	RHB	37	11.0
	HLB	17	5.0
	Bank Muamalat	35	10.4
	Bank Islam	50	14.8

7.2. Attributes of the questionnaire

The most common and widely accepted method of establishing the reliability of a scale is through Cronbach's Alpha test. The alpha value obtained was 0.899 attesting an acceptable consistency and stability of the research instrument (Nunnally, 1978) (refer to Table 2).

Table 2**Reliability Statistics of the Questionnaire**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
0.912	0.899	44

7.3. Exploratory factor analysis

Once the reliability was established, exploratory factor analysis (EFA) was undertaken in order to extract the underlying dimensions in the data set. Varimax rotation was used in selecting the final number of dimensions and their subsequent items. As a rule of thumb, first, the Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity were examined to see the correlations among variables. KMO was 0.847 and Bartlett's Test of Sphericity was significant at $p < 0.0001$, indicating sufficient correlations between the variables and warranting the present data to be used for factor analysis. The result of EFA indicated a clean seven-factor structure using the criteria of eigenvalue greater than 1. The extracted factors accounted for 65.66% of the total variance. All factor loadings were higher than 0.5 on its own factor. Further, each item loaded higher on its associated construct than on any other construct, supporting discriminant validity of the measurement (refer to Table 3).

Table 3
Results of Factor Analysis

Items (Variables)	Component						
	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7
	Sincerity	Competence	Customer Satisfaction	Shariah Compliance	Trustworthiness	Justice	Excitement
SIN1	.789						
SIN3	.777						
SIN7	.776						
SIN4	.757						
SIN9	.735						
SIN8	.733						
SIN2	.705						
SIN5	.694						
SIN6	.686						
COM4		.824					
COM1		.818					
COM3		.782					
COM5		.779					
COM2		.774					
CS5			.823				
CS2			.777				
CS7			.749				
CS6			.741				
CS4			.704				
CS3			.657				
CS8			.656				

CS1			.539				
SC2				.858			
SC4				.858			
SC3				.843			
SC5				.817			
SC1				.728			
TR4					.780		
TR3					.776		
TR5					.760		
TR6					.735		
TR7					.686		
TR2					.670		
TR1					.659		
JUS1						.792	
JUS3						.785	
JUS5						.731	
JUS4						.715	
JUS2						.706	
JUS6						.616	
EX2							.865
EX4							.821
EX1							.651
Initial Eigenvalues	10.745	4.590	4.049	2.705	2.334	2.002	1.809
% of Variance	14.321	10.069	9.700	9.655	9.004	7.966	4.946
Cumulative %	14.321	24.390	34.089	43.745	52.749	60.715	65.661

Note: Codes representing item statements can be found in Appendix A

7.4. Confirmatory factor analysis

After satisfactory EFA results, confirmatory factor analysis (CFA) was performed to confirm the extracted factors and to test the model validity. This stage is considered imperative as the present study followed two-stage Structural Equation Modelling (SEM) technique where the first stage is confirmation and the second is hypotheses testing. The confirmation stage, which is the CFA, was performed using AMOS software with Maximum Likelihood Estimation (MLE). All the extracted factors were tested in a single measurement model (refer to Fig. 2). The measurement model was assessed based on the fit measures (chi-square (χ^2), comparative fit index (CFI), and root mean square error of approximation (RMSEA) as recommended by scholars (see Byrne, 2010; Hair et al., 2010; Kline, 2011). But given the high susceptibility of chi-square to sample size, this study used normed chi-square (χ^2/df) as recommended by Byrne (2010) and Hair *et al.* (2010).

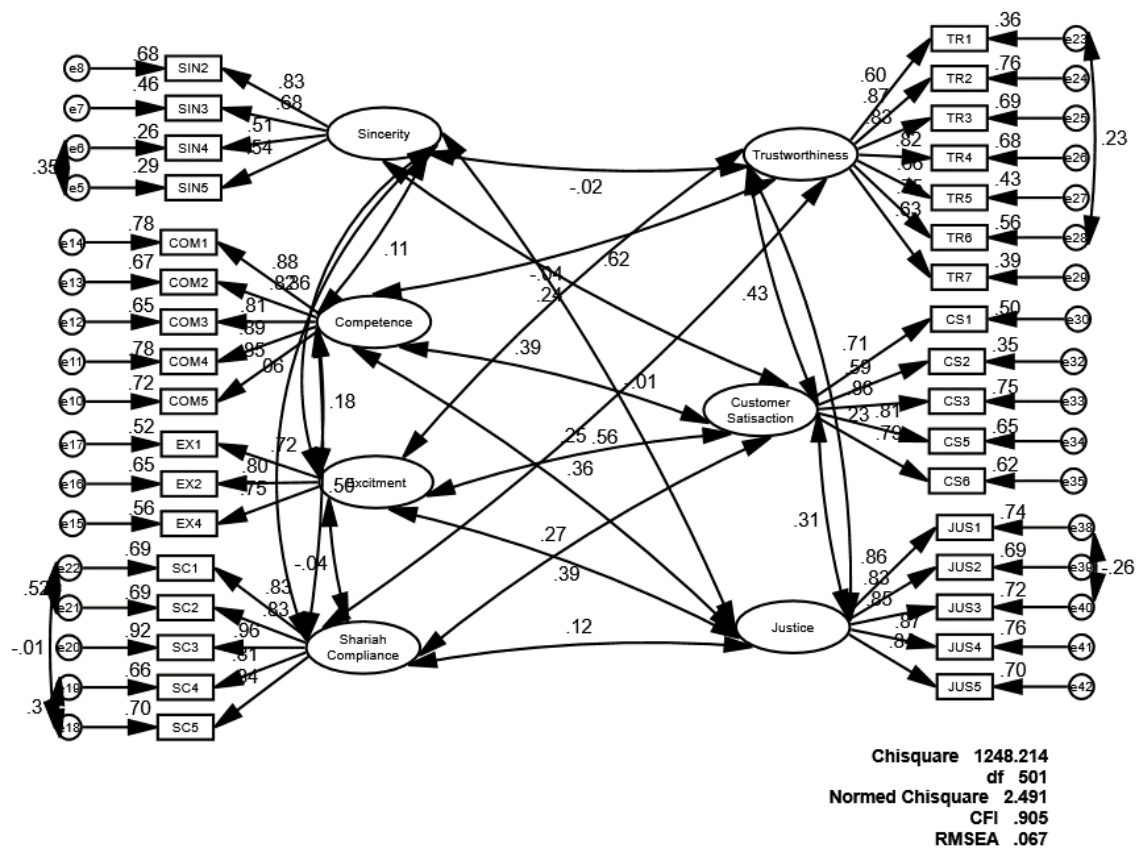


Fig. 2. Measurement Model

A review of the measurement model (refer to Fig. 2) shows that all the fit indices met the recommended threshold. For example, the normed chi-square (χ^2/df) value was below 5.0; RMSEA was also below the threshold value of 0.08; and CFI was well above the threshold value of 0.90. All these indicate a good fit of the measurement model.

7.5. Final Structural Model Testing:

The second stage tested the fitness of the full-fledged structural model. It also tested the derived hypotheses. Figure 3 summarises the results of full structural model with Normed Chi-square = 2.491; CFI = 0.905; RMSEA = 0.067). All these fit indices satisfied their critical thresholds, therefore, indicating a good fit of the hypothesised structural model. The output of the final structural model from AMOS software indicates a good fit of the model (refer to Fig. 3).

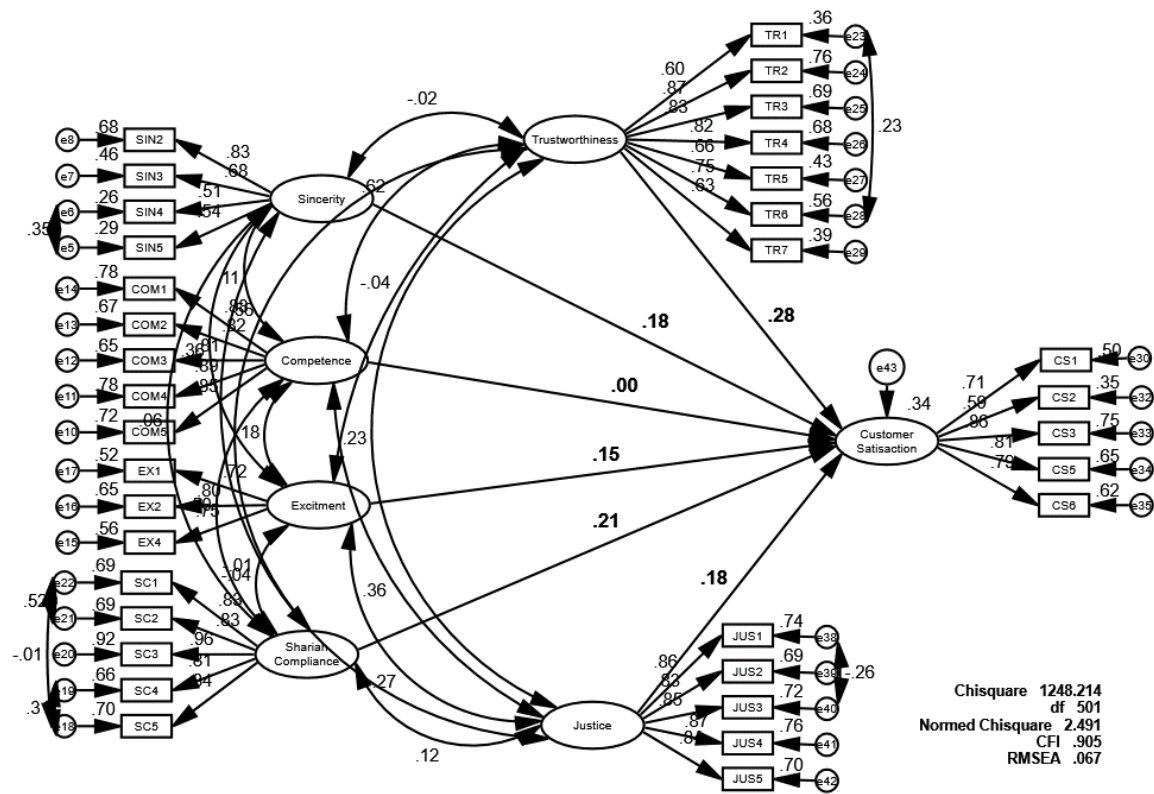


Fig. 3. Final Structural Model of IBBP

Next, hypotheses testing was conducted (refer to Table 4).

Table 4**Estimates of the Hypothesised Model**

Structural path	Hypothesised Relationship	Std. Reg. Weight	S. E.	C. R.	P
Sincerity → Customer satisfaction	H1 ^S	.176	.09	2.651	0.008
Competence → Customer satisfaction	H2 ^{NS}	-.003	.05	-0.038	0.969
Excitement → Customer satisfaction	H3 ^S	.154	.067	2.291	0.022
Trustworthiness → Customer satisfaction	H4 ^S	.283	.08	3.531	***
Justice → Customer satisfaction	H5 ^S	.18	.036	3.048	0.002
<i>Shariah</i> compliance → Customer satisfaction	H6 ^S	.212	.047	3.115	0.002

Statistic	Suggested	Obtained
Chi-square significance	≥ 0.05	0.000
Normed chi-square (CMIN/df)	≤ 5.00	2.491
Comparative fit index (CFI)	≥ 0.90	0.905
Root mean error square of approximation (RMSEA)	≤ 0.08	0.067

s = Supported, ns = Not supported, $p < 0.05$

Table 4 highlights the results of hypotheses testing during the final stage of SEM. Five (5) out of six (6) hypotheses were supported at p level < 0.05 . These hypotheses are:

H1 (Sincerity has a positive impact on customer satisfaction), H3 (Excitement has a positive impact on customer satisfaction), H4 (Trustworthiness has a positive impact on customer satisfaction), H5 (Justice has a positive impact on customer satisfaction), and H6 (*Shariah* compliance has a positive impact on customer satisfaction). H2 (Competence has a positive impact on customer satisfaction) could not be supported.

8. Recommendations and Conclusions

To ensure that a brand is preferred over its competitors it is necessary to position it such that it is differentiated from others. Brand personality is a tool to achieve this. Presence of a strong brand personality allows consumer-brand relationship, improved brand commitment, strong trust, and increased loyalty (Shiffman & Wisenblit, 2019). Aaker's brand personality has been widely used and extended by many marketing researchers. Many have also criticised its flexibility. These criticisms mainly revolve around its generalisability when applied to different countries or cultures. This is because this model, in its existing form, does not perfectly fit different cultures, so adjustment is needed accordingly.

Religion as an imperative aspect of a culture has not been researched much in relation to brand personality. Research on Muslims in this regard was even scarcer. Personality dimensions developed by Aaker were extended and revised according to Islamic values. This research has many academic and practical implications: The suggested Islamic bank's brand personality model is expected to help the policymakers and marketers to focus more on those ingredients of brand personality which are resulted to have positive influence on customer satisfaction. In case of the present research, they are trustworthiness, justice, sincerity, and Shariah compliance. Interestingly, these dimensions of brand personality are not only restricted to groom the personality of an institution but also individuals. It means that banking employees may also be subjected to consider these variables in order to enhance their personality, which eventually will ensure attraction of new customers and retaining the existing ones by satisfying them.

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APPENDIX A
CODES AND ITEMS USED IN THE STUDY

CODES	SINCERITY/ ITEMS Being a Muslim, my current perception is that Islamic banks are:
SIN1	Down-to-earth (e.g., being humble to the customers)
SIN2	Family-oriented (e.g., their housing products support the family)
SIN3	Honest (e.g., being truthful to the customers)
SIN4	Sincere (e.g., serving customers with devotion)
SIN5	Wholesome (e.g., they create moral and physical well-being/ happiness to the customers)
SIN6	Original (e.g., they hold solid foundations and do not copy conventional banking ideas)
SIN7	Cheerful (e.g., they interact with customer happily)
SIN8	Sentimental (e.g., have emotional association with customers)
SIN9	Friendly (e.g., bring helpful and kind to the customers)
CODES	COMPETENCE/ ITEMS Being a Muslim, my current perception is that Islamic banks are:
COM1	Reliable (e.g., customers have confidence on them)
COM2	Hard working (e.g., put time and energy to serve their customers)
COM3	Secure (e.g., provide better financial security)
COM4	Intelligent (e.g., able to easily learn and respond to different situations)
COM5	Successful (e.g., in changing a Riba-based system into Riba-free system)
CODES	SHARIAH COMPLIANCE/ ITEMS Being a Muslim, my current perception is that Islamic banks:
SC1	Have interest/ Riba free products
SC2	Provide interest free loans
SC3	Do not involve in Maysir (gambling) activities
SC4	Do not involve in Gharar (uncertainty) transactions
SC5	Are completely Shariah-compliant
CODES	TRUSTWORTHINESS/ ITEMS Being a Muslim, my current perception is that Islamic banks:
TR1	Are honest in their actions and words
TR2	Say the truth regardless of the outcomes
TR3	Do not exaggerate things
TR4	Do not conflict between their practices and faith
TR5	Keep their words
TR6	Keep their Amanah
TR7	Are completely trustworthy
CODES	JUSTICE/ ITEMS Being a Muslim, my current perception is that Islamic banks:
JUS1	Deal with customers fairly
JUS2	Are concerned about customers' rights
JUS3	Do not reveal customers' secrets that are entrusted with them
JUS4	Believe that laws should be strictly enforced
JUS5	Do not support wrongdoings
JUS6	Treat customers in a just manner
CODES	EXCITEMENT/ ITEMS Being a Muslim, my current perception is that Islamic banks are:

EX1	Daring (e.g., being courageous enough to challenge the conventional banking)
EX2	Trendy (e.g., being popular in Malaysia)
EX3	Exciting (e.g., being keenly responsive towards customers)
EX4	Imaginative (e.g., create new products but within the limits of Islamic domain)
CODES	CUSTOMER SATISFACTION/ ITEMS
CS1	When Islamic banks promise to do something by a certain time, it does so
CS2	Islamic banks perform the service right the first time
CS3	Islamic banks keep good relationship with customers
CS4	Islamic banks give customers individual attention
CS5	Islamic banks always meet customers expectations
CS6	Islamic banks have convenient locations
CS7	Islamic banks provide its services at the time it promises to do so
CS8	Considering everything, customers are extremely satisfied with Islamic banks